

VULNERABLE CUSTOMERS

Ways of asking for consent without saying ‘Vulnerable’

For Professional Advisers only

- ✓ “Can you give me permission to record information on your record about your circumstances/condition so that we can understand your needs and better support you in future interactions?”
- ✓ “Are you happy to consent to me making a note of your circumstances/the information you have shared with me today so that our staff can be aware of it when they communicate with you?”
- ✓ “Are you happy for me to make a note on our records of what you’ve shared today?”
- ✓ “Thank you for making us aware of your situation/this information today, so that we can take this into account when dealing with your policy can I ask your consent to record this on our systems? This will ensure that, anytime you call us, we as a business are already aware of your circumstances and you wouldn’t need to repeat this conversation.”

IDEA – TALKING ABOUT SITUATION OR HEALTH CONDITION

Suggested words for when talking to a customer about their situation or health condition.

IDEA	Suggested wording
IMPACT	<ul style="list-style-type: none">• “What are you finding hard?”• “What has been the impact on your day-to-day living?”
DURATION	<ul style="list-style-type: none">• “When did this first start to happen?”• “How long have you been experiencing this?”
EXPERIENCE	<ul style="list-style-type: none">• “Is this happening often?”• “Have you experienced this before?”• “Could it happen again?”
ASSISTANCE	<ul style="list-style-type: none">• “Are you receiving any support / assistance / medication?”• “Have you asked about whether you’re entitled to more support / assistance / benefits?”

TEXAS – HOW TO GAIN CONSENT

Suggested wording to gain consent to record sensitive information shared by your caller.

TEXAS	Suggested wording
THANK THEM	<ul style="list-style-type: none">• “Thank you for sharing.”• “I appreciate you telling me what’s going on with you.”• “I appreciate you sharing how you’re feeling.”
EXPLAIN HOW WE USE THIS INFORMATION	<ul style="list-style-type: none">• “I can make a note on our records.”• “This will mean you won’t need to keep repeating yourself.”• “It will help us support you better.”• “We can see what we can do to help.”• “This information will only be shared within our organisation.”
GAIN EXPLICIT CONSENT	<ul style="list-style-type: none">• “Are you happy for me to make a note of what you’ve shared today?”
ASK	<ul style="list-style-type: none">• “Is there anything you’d like us to do which will help?”• “Are you getting any help from anywhere – for example family?” <p>You can also use IDEA for additional help on asking questions.</p>
SIGNPOST	<ul style="list-style-type: none">• “Some of our customers have found it helpful to speak to ...”• “Do you have a list of external experts we can signpost to?”• “Leave it with me and I’ll see what more we can do to support you”

BRUCE – MENTAL CAPACITY LIMITATIONS

Suggested words for when your customer has mental capacity limitations.

BRUCE	Suggested wording
BEHAVIOURS	<ul style="list-style-type: none">• Consider the things a customer says or does. These may be triggers that suggest they’re struggling with decision making.
REMEMBERING	<ul style="list-style-type: none">• “Would it be helpful if I went over that again?”• “Would it be helpful if I put that in writing?”• “Is there someone that usually helps you with your finances?”
UNDERSTANDING	<ul style="list-style-type: none">• “Do you want to tell me what you’ve understood so far and I can fill in the gaps.”• “Would it help if I explained that again?”• “Is there someone that usually helps you with your finances?”
COMMUNICATING	<ul style="list-style-type: none">• “Is there another way you’d like us to communicate with you?”• “Is there another time when it would be better to have this conversation?”• “Take your time.”
EVALUATE OR WEIGH UP OPTIONS	<ul style="list-style-type: none">• “Would it be helpful to go through each option again?”• “Do you have someone you normally talk these things through with?”

BLAKE – SUICIDAL THOUGHTS OR MENTIONS TAKING THEIR OWN LIFE

Suggested wording when speaking to someone who’s talking about taking their own life,
or having suicidal thoughts.

BLAKE	Suggested wording
BREATHE	<ul style="list-style-type: none">• It can be hard to hear so take a moment and acknowledge the customer• “I’m so sorry to hear how you’re feeling. How can I help?”
LISTEN ACTIVELY TO UNDERSTAND	<ul style="list-style-type: none">• Always treat what the customer is saying seriously.• Listen out for signs of imminent risk.
ASK TO DISCOVER	<ul style="list-style-type: none">• “Where are you now?”• “Is there anyone you can call or speak to?”• “What’s happened to lead you to how you’re feeling?”• “Is there anything I can do which will help you now?”• “Have you felt like this before?”• “What have you done before which helped you when you’ve had these feelings/thoughts?”
KEEP SAFE	<ul style="list-style-type: none">• “I’m worried about what you’ve told me, what can I do to keep you safe?”• “It may be helpful to speak to someone who may be able to provide the right emotional help you need.• Have you thought of speaking to the Samaritans? Or maybe another listening organisation?”• “Would you like me to call you back at a later time and see if you’re feeling any better?” <p>If you feel there is an immediate risk then keep the customer on the phone and message your Team Manager or VC Champion asking them to contact the police.</p>
END WITH SUMMARY	<ul style="list-style-type: none">• “Before we finish can I ask how you are feeling now?”• “What are you going to do after this call to help you feel better?”

SAMARITANS S.H.U.S.H - LISTENING TIPS

SHUSH

Suggestions

SHOW YOU CARE

Focus on the other person, make eye contact, and put away your phone

Life can be extremely busy and in this age of constant digital connectivity, multi-tasking has become the norm. Samaritans says that to really listen to somebody, you need to give them your full attention, maintain eye contact and be engaged.

Getting into this habit takes practice so don't be too hard on yourself and keep using these handy tips.

When starting the conversation resolve not to talk about yourself at all.

Aim to learn at least one new thing about the person who is talking to you.

"Giving someone your undivided attention is a non-verbal way of showing how much you care. It has an amazing effect. I try to remove anything from my line of sight that could distract me and I really focus on learning something new about the person who is talking to keep me engaged."

Samaritans volunteer

HAVE PATIENCE

It may take time and several attempts before a person is ready to open up

Time is key when listening to someone. The person sharing shouldn't feel rushed, or they won't feel it's a safe environment. If the other person has paused in their response, wait. They may not have finished speaking. Remember it might take them some time to formulate what they are saying, or they may find it difficult to articulate how they are feeling. Effective listening is about trusting the other person.

They trust you to listen and not to judge, you trust them to try to describe feelings, whether directly or indirectly, through language, body language or subtext. All conversations are open to interpretation and through non-judgemental listening, you are allowing the person to relax into the conversation and to use it as a place to reflect or work through difficult emotions.

"Once a person pauses I count to three in my head. This gives them time to elaborate further if they need to. It also shows you are thinking about what they are saying which will hopefully give them the confidence to keep talking."

Samaritans volunteer

USE OPEN QUESTIONS

That need more than a yes/no answer, and follow up e.g. 'Tell me more'

An open-ended question means not jumping in with your own ideas about how the other person may be feeling.

These questions are objective and require a person to pause, think and reflect and then hopefully expand. Avoid asking questions or saying something that closes down the conversation. Open-ended questions encourage them to talk, the conversation is a safe space that you are holding for them and nothing they say is right or wrong. Try asking, how are you feeling today?

"I try to ask one open-ended question a day. Asking an open question like this demonstrates that you want to listen to the person and that you care."

Samaritans volunteer

SAY IT BACK

To check you've understood, but don't interrupt or offer a solution

Repeating something back to somebody is a really good way to reassure them that they have your undivided attention and you can check to see that you're hearing what they want you to hear, not putting your own interpretation on the conversation.

"You are asking someone if you have understood them properly. They will know you are paying proper attention to them, and you care about what they are saying."

Samaritans volunteer

HAVE COURAGE

Don't be put off by a negative response and, most importantly, don't feel you have to fill a silence

It can feel really intrusive and counter intuitive to ask someone how they feel. You'll soon see if someone is uncomfortable and doesn't want to engage with you at that level.

You will be surprised at how willing people are to listen and how, sometimes, it is exactly what somebody needs to be able to share what is going on in their mind.

"Being listened to can help people to be brave enough to talk about what is really bothering them, it helps them to feel that they, and what they are going through, matter."

Samaritans volunteer



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